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28 COVER STORY Allison Baca

If you are interested in nominating people for certain stories, please email us at: mary.burrell@n2co.com







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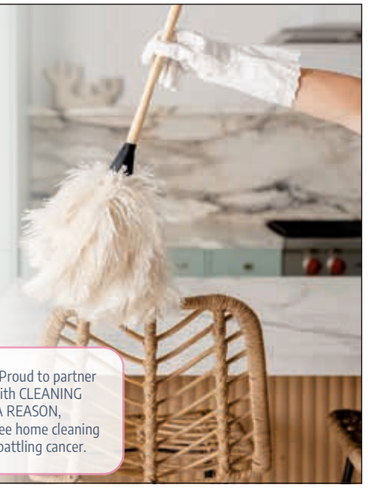
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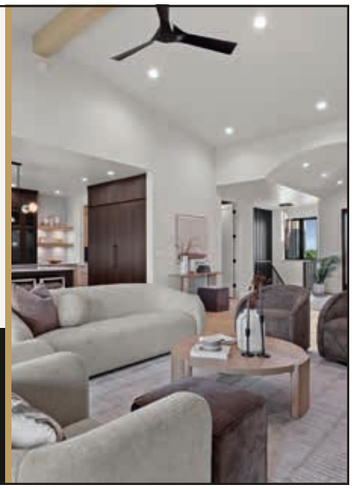
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Pictured left to right:
Seated: Donna Hartley, Chris Flores, Liz Fast
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New Home Advisors Amanda Jewell and Liz Fast are the primary points of contact for agents who call in.
Phone: 303-872-5030

David Weekley Homes

BUILT ON CHOICE, BACKED BY SERVICE

PHOTOS BY MERNE HUDSON

When your clients are ready to find their next home, the right builder can make all the difference. David Weekley Homes is proud to be a trusted home building partner for Denver-area real estate professionals, offering thoughtfully designed homes, flexible choices, and a homebuying experience centered on exceptional service.

Founded in 1976, David Weekley Homes has grown from a small Houston builder into one of the nation's largest privately held homebuilders. With 50 years of experience, more than 130,000 homes closed, and over 1,600 awards for product design, quality, and customer service, the builder brings a proven reputation to the Denver-area communities it serves.

That reputation matters. Clients are making one of the biggest decisions of their lives, and they need confidence in the builder they choose. The David Weekley Homes Denver team helps make the homebuying journey easier with knowledgeable guidance, helpful community insight, and a service-focused experience designed to support buyers from start to finish.

The experience is built around design, choice, and service. Through LifeDesign℠, the company's approach to home design, floor plans are created with attention to sight lines, room placement, windows and light, and



THE DAVID WEEKLEY HOMES DENVER TEAM HELPS **MAKE THE HOMEBUYING JOURNEY EASIER** WITH KNOWLEDGEABLE GUIDANCE, HELPFUL COMMUNITY INSIGHT, AND A **SERVICE-FOCUSED EXPERIENCE** DESIGNED TO SUPPORT BUYERS FROM START TO FINISH.





traffic patterns. These principles help shape homes that feel open, functional, and comfortable for the way today's homebuyers move, gather, and unwind.

Choice is just as important. Every buyer has different needs, preferences, and priorities, and David Weekley Homes offers a variety of home styles, floor plans, and design selections to help clients find the right fit for their lifestyle. Whether your clients are looking for a single-family home, cottage, paired home, or townhome, the goal is to help them find the perfect space for the way they want to live.

Service brings the experience together. Homebuyers are supported by a dedicated Home Team, which includes a Sales Consultant, Personal Builder℠, Design Consultant, and Warranty Representative. This team helps guide buyers from the first conversation through closing and beyond, giving real estate professionals confidence that their clients are supported every step of the way.

In the Denver area, David Weekley Homes offers opportunities for buyers across The Aurora Highlands, Baseline, Painted Prairie, and Sterling Ranch. These communities provide options across location, lifestyle, and home type for clients at different stages of life. From low-maintenance townhome living to spacious single-family homes, these choices give clients more ways to find a place that feels right.

Beyond home building, David Weekley Homes is guided by its purpose of *Building Dreams, Enhancing Lives*. Through the company's CARE program, the Denver team joins team members, homeowners, homebuyers, and community partners to support local nonprofit organizations and make a positive impact in the communities it serves. In 2025, the team completed improvements and repairs at Rocky Mountain Village Camp, donated $20,000 through the Dovetail Impact Foundation (formerly the David Weekley Family Foundation), collected school supplies for 500 children through Kenzi's Causes, and supported Parker Task Force with donations through the annual *Giving Thanks, Giving Back* Thanksgiving Drive.

David Weekley Homes is proud to work alongside real estate professionals who help buyers make one of life's biggest decisions. With a range of home choices and a guided homebuying experience, the company is committed to helping clients move forward with confidence and find the right fit for the next chapter of their lives.

To learn more about David Weekley Homes in Denver, visit our Denver Division Office at 8480 E. Orchard Road, Suite 3300, Greenwood Village, CO 80111, call 303-872-5030, or email DENIA@dwhomes.com.

David Weekley Homes



And the way you sell.

When it comes to selling homes, your name matters. That's why we stake our reputation on helping you enhance yours. Selling a new David Weekley home to your Clients means more than simply giving a family a place to live. It means providing a rewarding home building journey and creating an inspiring space where their dreams can come true. That's how reputations are built – one exceptional experience at a time – and it's why we make our Team a seamless extension of yours. That's The Weekley Way.

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MEET THE
Loveland Office



CHICAGO TITLE

JUSTINE HOFF | BRANCH MANAGER & ESCROW OFFICER

Colorado born and raised, Justine enjoys gardening, traveling and time with her boyfriend, 3 daughters and 2 dogs.
Fun Fact: She has heterochromia, a rare condition that gives her two different colored eyes.

"Justine is a treasure. She's professional, responsive, and extremely helpful. I'm looking forward to working with her again." – Matthew Starr, Lokation Real Estate Office

JO HERNANDEZ | ESCROW ASSISTANT

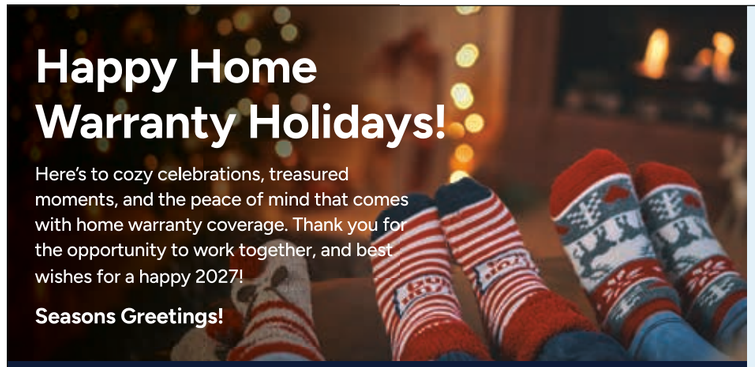
Jo moved to Northern Colorado from Arlington, Texas at a young age and proudly calls Fort Collins home. She's a CSU Child Development graduate and devoted dog lover who enjoys making memories with family and friends.
Fun Fact: Jo followed her love of the beach and moved to Santa Barbara before returning to NoCo.

"Jo is the best. She is the most welcoming and friendly person to greet people walking into the office for their closing." – Ryan Magnus, C3 Real Estate Solutions

BRITTANY KOENIG | ESCROW OFFICER

With six years in title, Brittany loves making life's biggest moments smooth and less stressful. Off the clock, it's her family, Great Dane and true crime documentaries.
Fun Fact: Before title, Brittany was a grave digger

"We have worked with Brittany on a few different files and every time she does an exceptional job! Thank you all for your hard work!" – Samantha Gilbert | John Feeney , C3 Real Estate Solutions



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Tanya Kensley

THE HUB AT EXP REALTY

STORY BY JACKI DONALDSON
PHOTOS BY AUDREY ROYBAL, BLUE PHOTOGRAPHY

For 20 years, a family had been saving for a home of their own. They had built a life, raised their family, and dreamed of the day they could finally buy. When they approached a real estate agent, they were told they couldn't afford it. Then they met Tanya Kensley.



Conflicting information from lenders and unexpected financing setbacks threatened the purchase, but Tanya kept searching for solutions. With help from a local lender, the family finally reached the closing table. "I've never felt so happy in my life," Tanya shares.

Tanya still keeps in touch with the family and thinks of them often, reflecting her approach to real estate and her tagline, *Your REALTOR®, Your Friend.*

Long before Tanya began helping people find homes, she spent 22 years helping them regain their health and independence.

Born and raised in northern New Hampshire, she studied physical therapy at the University of Vermont. During a clinical rotation in Denver, she experienced something unfamiliar to a New England girl: sunshine in the winter.

After graduation, she accepted a job in Denver, then began traveling for three-month physical therapy assignments. Her work took her to Cape Cod and eventually Florida, where she spent 10 years. But Colorado remained on her mind. "I wanted seasons, and the people in Colorado really jived with me," she says. "I knew I wanted to end up here."



In Florida, she met Andrew, a fellow physical therapist, while waiting in line for the bathroom at a bar. They discovered their shared profession, and although Tanya didn’t give him her number, her roommate did.

The next day, Andrew called. When their relationship became serious, Tanya told him she intended to move to Colorado. He agreed to come along. They married, welcomed daughter Ella, and moved to Fort Collins when she was 10 months old. Twenty-two years later, they’re still there.

Tanya spent more than two decades as a physical therapist, including 10 at Poudre Valley Hospital, specializing in neurological rehabilitation. She loved helping patients, but the physical demands eventually took a toll. She transitioned into medical device sales, helping a friend’s startup with everything from clinical support to marketing. When COVID-19 restricted hospital access and slowed business, Tanya began considering her next move.

Her sister Jennifer, a REALTOR® with eXp Realty in South Carolina, invited her to an eXp event in Cabo San Lucas in 2021. Tanya attended without any intention of entering real estate. But after learning about the brokerage’s collaborative model and financial opportunities, she reconsidered. “I remember thinking, ‘Oh my gosh, I think I need to do this for my family,’” she recalls.

Jennifer encouraged her. The day after they returned home, she called and told Tanya to check her email. Waiting was a real estate licensing course Jennifer had purchased for her. Tanya completed the course, passed her exam on the first try, and launched her career in 2022. Her first year brought four sales. The next year, eight. Then 16.

Despite her growing success, Tanya missed having colleagues around her. When a founder of The Hub, powered by eXp, invited her to visit, she immediately connected with the atmosphere. “I walked in, and it just felt like home,” she says. “It was collaborative, kind, and uplifting.”



Tanya joined The Hub and soon attended a class taught by Kim Tomlinson, who was launching a coaching program. Tanya became Kim’s first client and credits the experience with accelerating her business. Through coaching, she embraced motivational interviewing, focusing on clients’ underlying reasons for buying or selling. “Yes, we’re in sales, but we are really getting to know people and their stories and understanding what’s underneath their desire to buy or sell a house,” she explains.

Tanya has consistently ranked among her office’s top producers throughout 2026, claiming the No. 1 spot in both July and August and ranking No. 2 for the year overall. “Everything has just come together,” she says.

Tanya’s enthusiasm extends to mentoring new agents. She speaks to university real estate students, teaches first-time homebuyer classes, and encourages young professionals to build relationships and communicate personally. One student contacted her after a presentation, became her intern, and is now a REALTOR® working alongside her. “I love seeing young people thrive,” Tanya shares. “The more we teach good real estate, the more good REALTORS® we get to interact with.”

Outside work, Tanya and Andrew enjoy time with their daughters, Ella, 23, who is pursuing physician assistant studies, and Sophia, 20, a University of Tampa student studying international business. An avid reader and traveler, Tanya loves exploring local cultures, exercising, dining out, and catching up with friends on long walks.

Tanya has found her sweet spot: a career that fuels her passion for helping others, a community she loves, and plenty of adventures still ahead.

CONNECT WITH TANYA AT TANYA.KENSLEY@GMAIL.COM.

For the Record

Years in real estate: 5 and counting!

Signature color: Blue, always!

Favorite food: Sushi, please!

Favorite season: Summer sunshine

Early bird or night owl? Early bird, for sure!

Life’s theme song: “You’ve Got a Friend” by James Taylor

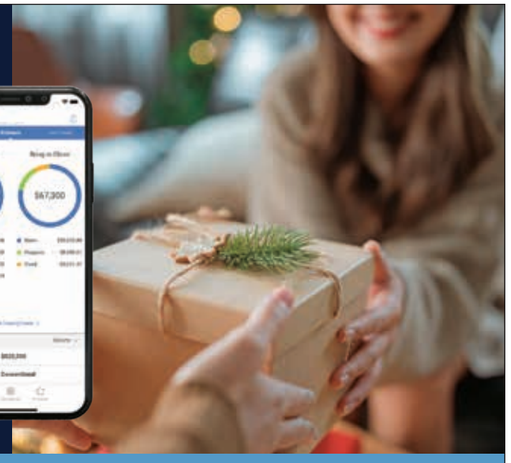
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HATS & HAPPY HOUR 4 HEROES

PHOTOS BY ERIN WAYNICK, ERIN WAYNICK PHOTOGRAPHY, AND BUMBLEBEE THE PHOTOBOOTH

Thank you to everyone who joined us at **The Drake Centre** for our **Hats & Happy Hour 4 Heroes**, raising money for **Health 4 Heroes.** We're so grateful to every one of you who showed up, mingled, and enjoyed a fall evening. See you at our next one!



































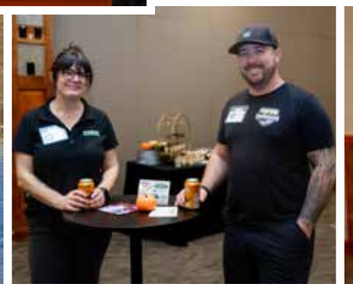










































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Thank you to our **Event Sponsors**, **Ken Schmidt with Altitude Home Mortgage, Adrien Ruckle and her team at Land Title, Steve and Thalyta Swanson with Renovation Sells, and Kate Collardson with Solar Service of Colorado**.

And a huge thanks to **Therese Cinotto and Emily Luth with Graze Craze** for the beautiful charcuterie spread, **Debra Mills with Boozee Treats** for the yummy desserts, and **Stephanie Woodard with Bumblebee The Photobooth** for the fun pics.

Thank you all for believing in our mission and for helping us bring this event to life. We couldn't have done it without you!

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ALLISON Baca

The Group Real Estate, Inc.

STORY BY KATE SHELTON,
PHOTOS BY ERIN WAYNICK,
ERIN WAYNICK PHOTOGRAPHY

ONE LIFE TO LIVE

Oftentimes, the most profound losses become defining turning points. For The Group Real Estate agent Allison Baca, losing her stepfather to pancreatic cancer was a powerful reminder that we only have one life to live, and today, she's making the most of hers.



Allison grew up in Rancho Cucamonga, just east of Los Angeles, and earned a business management degree from California State University, Long Beach. A career move took her to San Diego, where she met her husband, Shawn. The pair called California home for several years before Shawn, a Fort Collins native, introduced Allison to the beauty of Colorado. Today, the Bacas happily call Loveland home.

Allison spent the first part of her career as a district sales manager and trainer for large retail companies in the San Diego and Denver areas. Her sales and customer service background continues to shape her approach to real estate. She genuinely enjoys meeting people, creating positive experiences, solving problems, and giving back to her community.

While working in corporate roles, Allison always had real estate in the back of her mind. "I love looking at houses, and I have always been fascinated by the process," she shares. "I thought real estate would be a good way to combine my customer service skills and love of homes, but honestly, I was too afraid to make the leap for a long time."

Her stepfather's cancer diagnosis was heartbreaking for the family, but it also prompted Allison to reconsider her future. "Seeing my stepdad go through an awful battle with cancer was the motivation I needed," she details with tears in her eyes. "He was diagnosed with cancer in February 2021 and fought a hard battle. I realized that we only have one life to live, and I needed to make a change. I didn't want to be at the end of my life and not love the life I built."

Leaving behind the security of a corporate career was no small decision, but Allison knew she was ready for something different. In her 30s, she found the courage to pursue her longtime dream



of working in real estate. "I had always wanted to do real estate, but I didn't know how," she notes. "But my stepdad is the reason why I decided to go for it."

Allison earned her real estate license in June 2022. The transition required determination, trust, and a willingness to embrace the unknown. For her, the chance to build a career on her terms and create a fulfilling future was worth the risk.

She joined The Group and quickly found a sense of belonging. "I just love The Group," she says. "I love the culture, and I'm so energized by the entrepreneurial spirit. It's been a great place to learn and grow."

In her first year, Allison was named the Loveland-Berthoud Association of REALTORS® Rookie of the Year. Her business has grown steadily ever since, and she's on track for her strongest year yet.

One of her greatest sources of pride is the increasing number of repeat and referral clients who trust her with their real estate needs. "Helping people is my favorite part of this business," she emphasizes. "I love when I can guide someone through the sometimes tough real estate waters, and we figure out how to get through it together. I'm also super proud that I'm starting to get a lot of referrals, which means I've done a good enough job that my clients want to tell their friends and family about me. That means so much."

Allison attributes much of her success to the powerhouse women in the industry who have encouraged and guided her. Before entering real estate, she sought advice from longtime friend Roni Froelich, who has since become an important mentor. Tracie Milton, who attended high school with Shawn, also took Allison under her wing and became another trusted source of support. Today, she works closely with Debbie Hanson, a seasoned real estate professional with 26 years of experience. Inspired by Debbie's integrity and core values, Allison hopes to build a similarly rewarding career.

Her mom, Heidi, also encouraged her to pursue a new direction. "She's my best friend," Allison shares. "She really advocated for me to do this."

Outside of real estate, Allison treasures time with Shawn and their two Bernedoodles, Dodger and Odie. The couple enjoys golfing, boating, camping, traveling, and settling in for a good movie. Allison credits her grandparents with inspiring her love of travel. This passion has taken her and Shawn around the world and sparked a particular affection for Europe, especially Italy and the beauty of Tuscany. An avid reader, she enjoys everything from murder mysteries and thrillers to fantasy novels.

Giving back is another important part of Allison's life. She hosts an annual food drive for the Food Bank for Larimer County, serves on the board of the Loveland-Berthoud Association of REALTORS®, and supports organizations such as Respite Care, Women Give, and United Way.

For Allison, pursuing real estate meant taking a chance on herself and choosing a path that felt meaningful. Inspired by her stepfather's courage and the perspective his illness brought, she stepped away from the familiar to follow a dream she had carried for years. That decision has allowed her to build lasting relationships, make a difference in others' lives, and create a career and a life that feel authentically hers.

Connect with Allison at abaca@thegroupinc.com.

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When is the "best" time to refinance?
And when should you wait?

With 30-year interest rates remaining stubbornly in the 6s for most of the last four years, many homeowners are running out of patience. And with many of those loans in the high 6s, low 7s, and/or with temporary buydowns that are set to expire, the question of "when to refinance" is an all-too-common one.

For most, the answer can be found in a simple two-part test, which can be taken after a quick conversation with any competent lender: (1) Can you reduce your rate enough to save a meaningful amount of money per month? and (2) Can you do so with no or minimal closing costs? For example, if a homeowner with a $600,000 loan balance can save just .25% on his rate, with 100% of the fees covered by his lender, then he could save over $120/mo in interest at no actual cost, aside from his time. Conversely, if a homeowner with a $200,000 loan balance can save a full 1% on her rate for $5,000, then she would need 2.5 years to break even, and she may want to wait.

A simple analysis like this makes the decision easy: If both answers are "yes," then now is the time. If either answer is "no," then you might take a little more thought, or maybe a bit more time, before pulling the trigger.

And sometimes, a homeowner will be in a position where they can lower their rate, but they decide to wait, in anticipation for even lower rates. This is a classic trap of believing that "past performance is indicative of future results," just as a gambler will believe that a winning streak somehow increases his odds, and he'll almost always play until he loses. But with mortgage debt, the odds actually get worse. After all, if the balance is already owed, then delaying a refinance will continue to cost more, the longer the wait: If a lower rate is already available, then rates don't just have to go lower to save more money – They have to keep getting lower, just to save back the missed savings from not refinancing sooner. It's a losing game.

So in short, while everyone has their own "rule of thumb," I feel it's worth every homeowner's time to take this quick and simple two-part test. After all, they've already been waiting ... But they may not need to be.



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